संदर्भ Ref.:नि.से.वि.ISD/120/2024-25 **दिनांक Date : July 20, 2024**

बीएसई लिमिटेड BSE Ltd. बीएसई लिस्टिंग सेंटर BSE Listing Centre स्क्रिप कोड Scrip Code - 532 477	नेशनल स्टॉक एक्स्चेंज ऑफ इंडिया लिमिटेड National Stock Exchange of India Ltd. निप्स NEAPS स्क्रिप कोड Scrip Symbol-UNIONBANK-EQ सिक्योरिटी Security – UBI-AT/BB

महोदया Madam / महोदय Sir,

Subject: Submission of Newspaper Advertisements- Un-audited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on June 30, 2024.

We hereby submit copies of the newspaper advertisements of Un-audited Reviewed Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on June 30, 2024 in following newspapers on July 20, 2024 :

Particulars	Newspaper	Language	Editions
Financial Results (Standalone and Consolidated) of the Bank for the Quarter ended on June 30, 2024.	Business Standard	Hindi	All
	The Economic Times	English	All
	Financial Express	English	All
	The Free Press Journal	English	All
	Navshakti	Marathi	Mumbai

The same is also made available on the website of the Bank www.unionbankofindia.co.in

This is in compliance with Regulation 47(1)(d) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015.

Thanking you.

भवदीय Yours faithfully,

SANTANU KUMAR DASH
Digitally signed by SANTANU KUMAR DASH
Date: 2024.07.20 17:34:18 +05'30'

(सीएस एस. के. दाश CS S. K. Dash)

कंपनी सचिव Company Secretary

एफ़सीएस FCS – 4085

Encl.: As above.

महायुतीच्या काळ्या करारनाम्याची चिरफाड

मुंबई | महामुंबई पानावर

जनसामान्यांची महाशक्ती

marathi.freepressjournal.in

नवशक्ति

भारताकडून पाकिस्तानचा धुव्वा

क्रीडा पानावर

▲ वर्ष ९० ▲ अंक २४४ ▲ शनिवार ▲ २० जुलै २०२४ ▲ पाने ▲ २० ▲ किंमत ₹ ५ ▲ पुणे किंमत ₹ ६ फक्त ▲

Reg.No.MCS/049/2021-23/RNI No.1691/57 m.p.c.s. office mumbai-400 001

निवडक

पुण्यातील ट्रक अपघातात ३ ठार, ६ जण जखमी

पुणे : पुणे जिल्ह्याच्या जुन्नर तहसीलमधील आळेफाट्याजवळ शुक्रवारी एका ट्रकने अनेक जणांना उडविले. त्यामध्ये तीन जणांचा मृत्यू झाला असून अन्य पाच-सहा जण जखमी झाले आहेत. अहमदनगर-कल्याण मार्गावर सकाळी ११.३० वाजण्याच्या सुमाराला हा अपघात घडला. या अपघातात मरण पावलेले आणि जखमी झालेले सर्वजण अंत्यविधी आटोपून परतत होते. कल्याणकडे जाणाऱ्या ट्रकचालकाचा उतरणीवर वाहनावरील ताबा सुटला आणि त्याने या सर्वांना उडविले. त्यामध्ये एक महिला आणि एका मुलासह तीन जण ठार झाले, तर अन्य पाच-सहा जण जखमी झाले. जखमींना जवळच्या रुग्णालयात दाखल करण्यात आले आहे.

इंद्राणीला युरोपला जाण्यास परवानगी

मुंबई : आपली मुलगी शीना बोरा हिची २०१२मध्ये हत्या केल्याचा आरोप असलेल्या इंद्राणी मुखर्जी हिला युरोपला जाण्यासाठी सीबीआयच्या विशेष न्यायालयाने शुक्रवारी परवानगी दिली. पुढील तीन महिन्यांमधील दहा दिवसांसाठी स्पेन आणि ब्रिटनला जाण्यास न्यायालयाने काही अटी व शर्तींवर तिला परवानगी दिली आहे. या प्रवासात तिला भारतीय दूतावास किंवा राजनैतिक कार्यालयात जाऊन हजेरीचे प्रमाणपत्र घ्यावे लागणार आहे. तिला दोन लाखांची सुरक्षा ठेव सादर करण्याचेही आदेश न्यायालयाने दिले आहेत.

मायक्रोसॉफ्टची सेवा ठप्प

जगभरातील बँका, विमानसेवा, माध्यम समूह, कंपन्यांना फटका

संगणक, लॅपटॉप अचानक बंद पडून निळ्या रंगाचा पडदाही दिसू लागला

वॉशिंग्टन : मायक्रोसॉफ्टच्या सर्व्हरमध्ये तांत्रिक बिघाड झाल्याने जगभरातील वापरकर्त्यांना शुक्रवारी अनेक अडचणींचा सामना करावा लागला. त्यामुळे जगभरातील विमान कंपन्या, दूरचित्रवाहिन्या, बँकिंग आणि अनेक कॉर्पोरेट कंपन्यांच्या कामकाजावर परिणाम झाला आहे. अमेरिका, ब्रिटन आणि भारतासह अनेक देशांमध्ये जवळपास १४०० उड्डाणे रद्द करण्यात आली आणि ३ हजार विमाने उशिराने उडाली. 'मायक्रोसॉफ्ट ३६५'ची सर्व्हिस ठप्प होण्यामागे 'क्राऊड स्ट्राइक'मधील एक अपडेट असल्याचे सांगितले जात आहे. दरम्यान, या बिघाडामागचे कारण आम्ही शोधले असून त्यावर काम करीत असल्याचे मायक्रोसॉफ्टने म्हटले आहे.

अनेकांचे संगणक आणि लॅपटॉप अचानक बंद पडले आणि त्यावर निळ्या रंगाचा पडदा दिसू लागला. यामुळे जगभरातील कंपन्यांची कामे खोळंबली.

भारतात इंडिगो, स्पाईसजेट, आकासा एअर, विस्तारा आणि एअर इंडिया एक्स्प्रेस या ५ एअरलाइन्सनी या ▶▶ संमिश्र पानावर

क्राऊड स्ट्राइककडून निवेदन जारी

क्राऊड स्ट्राइकने यासंदर्भात निवेदन जारी केले आहे. आम्ही या तक्रारींची माहिती घेत असून जोपर्यंत पुढील सूचना येत नाही, तोपर्यंत यूजर्सनी वाट बघावी, असे त्यांनी या निवेदनात म्हटले आहे. याबरोबरच विंडोजवर चालणाऱ्या संगणकांमध्ये बीएसओडीची समस्या निर्माण झाली असून यूजर्सनी स्वत:हून या समस्येचे निराकरण करण्याचा प्रयत्न करू नये, अशी सूचनाही त्यांनी केली आहे.

विमान व बँकिंग सेवा प्रभावित

मायक्रोसॉफ्टच्या यंत्रणेत झालेल्या या बिघाडाचा फटका भारतासह जगभरातील बँका, विमान सेवा, माध्यम समूह आणि कंपन्यांना बसला आहे. मुंबईसह देशभरातील अन्य काही महत्त्वाच्या विमानतळांवर सर्व्हर ठप्प झाल्याची माहिती आहे. त्यामुळे प्रवाशांनाही अनेक अडचणींचा सामना करावा लागत आहे. स्पाइस जेटनेही विमानसेवा ठप्प झाल्याचे म्हटले आहे.
विमानसेवेबरोबरच बँकांचे व्यवहारदेखील ठप्प झाले होते.

खासगी शाळांना आरटीई सूट नाही!

शिक्षण हक्क कायद्यातील दुरुस्ती घटनाबाह्य

उच्च न्यायालयाचा राज्य सरकारला दणका

मुंबई : आरटीई कायद्यात दुरुस्ती करून खासगी शाळांवर मेहनजर करणाऱ्या राज्य सरकारला उच्च न्यायालयाने मोठा झटका दिला. मुख्य न्यायमूर्ती देवेंद्र कुमार उपाध्याय आणि न्यायमूर्ती अमित बोरकर यांच्या खंडपीठाने शिक्षण हक्क कायद्यातील राखीव आणि वंचित घटकातील विद्यार्थ्यांसाठी राखीव असलेल्या २५ टक्के जागांवरील प्रवेश प्रक्रियेतून खासगी विनाअनुदानित शाळा वगळण्याचा राज्य सरकारचा निर्णय बेकायदा आणि घटनाबाह्य असल्याचा निर्वाळा देत रद्द केला. विनाअनुदानित शाळांनाही शिक्षण हक्क कायद्यांतर्गत (आरटीई) राखीव आणि वंचित घटकांतील विद्यार्थ्यांसाठी आरक्षित असलेल्या २५ टक्के जागांवरील प्रवेश द्यावेच लागतील, असे उच्च न्यायालयाने स्पष्ट केले. मात्र न्यायालयाने दुरुस्तीला स्थगिती देण्यापूर्वी खासगी शाळांनी या कोट्यातून दिलेले प्रवेश तसेच राहतील, असेही खंडपीठाने स्पष्ट केले.

राज्य सरकारने शिक्षण हक्क कायद्यातील राखीव आणि वंचित घटकातील ▶▶ संमिश्र पानावर

- आर्थिकदृष्ट्या मागासवर्गातील मुलांना चांगले शिक्षण मिळावे यासाठी खासगी शाळांमध्ये २५ टक्के राखीव जागा ठेवण्याची तरतूद करण्यात आली. मात्र त्यात दुरुस्ती करून एक किमी परिघातील खासगी शाळांना सूट देण्याचा राज्य सरकारचा निर्णय हा मोफत शिक्षणाच्या धोरणाची पायमल्ली करणारा आणि घटनाबाह्य आहे.
- न्यायालयाने दुरुस्तीला स्थगिती देण्यापूर्वी खासगी शाळांनी या कोट्यातून दिलेले प्रवेशाला कोणत्याही प्रकारे धक्का लावू नका. हे प्रवेश तसेच ठेवून उर्वरित २५ टक्के कोट्यातील प्रवेश भरले जातील.

विशाळगड कारवाईप्रकरणी हायकोर्टाची तंबी

पाडकाम कारवाई रोखली; पावसाळ्यात सप्टेंबरपूर्वी बांधकामे पाडाल तर याद राखा!

मुंबई : कोल्हापूर जिल्ह्यातील विशाळगडावरील अतिक्रमणविरोधी कारवाई रोखण्याचे आदेश देत उच्च न्यायालयाने शुक्रवारी विशाळगडवासीयांना मोठा दिलासा दिला. हायकोर्टाने ऐन पावसाळ्यात केल्या जाणाऱ्या या कारवाईवर संताप व्यक्त करत तिथे झालेल्या हिंसाचाराची गंभीर दखल ▶▶ संमिश्र पानावर

न्यायालयाचे आदेश पाळा

न्यायालयाचे रौद्ररूप पाहता राज्य सरकारच्या वतीने वकिलांनी सौम्य भूमिका घेत पावसाळ्यात पाडकाम कारवाई केली जाणार नाही, अशी हमी न्यायालयाला दिली. याची दखल घेताना खंडपीठाने, तुम्ही दिलेली हमी आणि न्यायालयाच्या आदेशाचे पालन करा, अन्यथा सरकारी यंत्रणांची गय केली जाणार नाही. अधिकाऱ्यांना थेट तुरुंगात पाठवू, अशी तंबी राज्य सरकारला दिली.

'नीट'प्रकरणी एका विद्यार्थिनीला अटक

नवी दिल्ली : 'नीट-यूजी' पेपरफुटीप्रकरणी सीबीआयने शुक्रवारी एमबीबीएसच्या प्रथम वर्षाला शिकत असलेल्या एका विद्यार्थिनीला अटक केली आहे. रांची येथील राजेंद्र इन्स्टिट्यूट ऑफ मेडिकल सायन्सेस (रिम्स) या संस्थेतील ही विद्यार्थिनी आहे. 'नीट-यूजी'चे पेपर चोरणाऱ्या अभियंत्यासमवेत ती काम करीत होती आणि ▶▶ संमिश्र पानावर

पूजा खेडकर यांच्याविरोधात गुन्हा

केंद्रीय लोकसेवा आयोगाचा निर्णय

पुणे : स्वतःच्या खासगी ऑडी गाडीवर लाल दिवा लावून फिरणाऱ्या आणि अवाजवी सरकारी सोईसुविधांची मागणी करत चमकोगिरी करणाऱ्या वादग्रस्त प्रशिक्षणार्थी आयएएस अधिकारी पूजा खेडकर यांच्याविरोधात एफआयआर दाखल करण्याचा निर्णय केंद्रीय लोकसेवा आयोगाने (यूपीएससी) घेतला आहे. डॉ. पूजा खेडकर यांचे आयएएस केडर रद्द करणे आणि सर्व परीक्षांसाठी बाद करण्यासाठी त्यांना कारणे दाखवा नोटीसही बजावण्यात आल्याची माहिती यूपीएससीने प्रसिद्धी पत्रकात दिली आहे. त्यामुळे पूजा खेडकर यांच्या अडचणीत आणखी वाढ झाली आहे. पूजा खेडकर ▶▶ संमिश्र पानावर

राष्ट्रवादी काँग्रेसला दिलासा

निवडणूक आयोगाने पिपाणी व तुतारी ही चिन्हे गोठवली

मुंबई : विधानसभा निवडणुकीचे पडघम वाजू लागले आहेत. पुढील दोन ते तीन महिन्यांत विधानसभा निवडणुका होणार असून या पार्श्वभूमीवर निवडणूक आयोगाने राष्ट्रवादीचे पक्षचिन्ह असलेल्या 'तुतारी वाजवणारा माणूस'शी साधर्म्य असणारी 'पिपाणी' व 'तुतारी' ही मुक्त चिन्हे गोठवण्याचा निर्णय घेतल्याने राष्ट्रवादी शरद पवार गटाला मोठा दिलासा मिळाला आहे.

निवडणूक आयोगाने अपक्ष उमेदवारांच्या निवडणूक चिन्हांच्या यादीतील 'पिपाणी' व 'तुतारी' हे चिन्ह गोठवण्याचा निर्णय घेतला आहे. लोकसभा निवडणुकीत शरद पवारांच्या राष्ट्रवादीने १० जागा लढवल्या होत्या. नाशिकसह सर्वच जागांवर ४ लाखांहून अधिक मतदान 'पिपाणी'ला पडले होते. विशेषतः सातारा लोकसभेत या चिन्हामुळे त्यांच्या उमेदवाराला पराभवाचेही तोंड पाहावे लागले होते. त्यामुळे लोकसभेच्या तुलनेत विधानसभेला अवघ्या काही हजारांचे मताधिक्य महत्त्वाचे ठरत असते. त्यामुळे संभाव्य धोका लक्षात घेऊन शरद पवार गटाने 'पिपाणी' चिन्ह गोठवण्यासाठी निवडणूक आयोगाकडे धाव घेतली होती.

भाजपने 'पिपाणी' चिन्हाचा गैरफायदा घेतला. त्यामुळे साताऱ्यात शशिकांत शिंदे यांना मतांचा मोठा फटका बसला. निवडणूक आयोगाने आता राष्ट्रवादीच्या आक्षेपावर निर्णय घेऊन पिपाणी चिन्ह गोठवल्याने महाराष्ट्रात आता दिशा देणारी तुतारी वाजणार, असा विश्वास राष्ट्रवादीचे प्रवक्ते क्लाईड क्रास्टो यांनी व्यक्त केला आहे. ▶▶ संमिश्र पानावर

साधर्म्य असलेल्या चिन्हांमुळे मतदारांमध्ये संभ्रम

लोकसभा निवडणुकीवेळी काही अपक्ष उमेदवारांना 'पिपाणी' हे चिन्ह देण्यात आले होते. 'तुतारी वाजवणारा माणूस', 'पिपाणी' आणि फक्त 'तुतारी' ही चिन्हे जवळपास सारखीच असल्याने ग्रामीण भागातील मतदारांमध्ये मोठा संभ्रम निर्माण झाला आणि त्याचा फटका लोकसभा निवडणुकीत राष्ट्रवादीला बसला, असे क्रास्टो यांनी सांगितले.

पॉवरलाईन

संजय मिस्त्री

डेन्टिस्टकडे नक्की कोणते दात दाखवणार? तुमचे खायचे आणि दाखवायचे दात वेगवेगळे आहेत!

चिनाब पुलावरून धावणार १५ ऑगस्टला पहिली रेल्वे

जगातील सर्वात उंच आर्च ब्रिज

श्रीनगर : यंदाचा स्वातंत्र्यदिन खास असणार आहे. कारण यंदा १५ ऑगस्टला जम्मू-काश्मीरच्या रियासी जिल्ह्यात बांधण्यात आलेल्या जगातील सर्वात उंच स्टीलच्या आर्च ब्रिजवरून पहिली रेल्वे धावणार आहे. सांगलदन ते रियासीदरम्यान धावणारी ही रेल्वे सेवा उधमपूर-श्रीनगर-बारामुल्ला रेल लिंक प्रकल्पाचा एक भाग आहे.

या पुलाचे वैशिष्ट्य म्हणजे तो पॅरिसच्या आयफेल टॉवरपेक्षा २९ मीटर उंच आहे. आयफेल टॉवरची उंची ▶▶ संमिश्र पानावर

नवशक्ति

२२ जुलैपासून वाचकांच्या भेटीला येतोय, अगदी नव्या रंगात, नव्या ढंगात!

मागील नऊ दशकांच्या वैभवशाली पत्रकारितेची गौरवशाली परंपरा लाभलेला तुमचा-आमचा 'नवशक्ति' आता बदलतोय.

ख्यातनाम कवयित्री नीरजा, सिसिलिया कार्व्हालो, विचारवंत डॉ. शरद जावडेकर, डॉ. हमीद दाभोलकर, संजय मंगो, भावेश ब्राह्मणकर, किरण मोघे, वर्षा देशपांडे, राहुल थोरात, दिलीप ठाकूर, पूजा सामंत, स्वाती साळुंखे, उदय कुलकर्णी यांच्यासह मान्यवर साहित्यिक आणि विविध विषयांचे जाणकार 'नवशक्ति' परिवाराशी जोडले गेले आहेत.

सोमवारी - अर्थवेध, मंगळवारी-करिअर, बुधवारी-स्वयंसिद्धा, गुरुवारी - आरोग्यम धनसंपदा, शुक्रवारी-मनोरंजन
अशा विविध विषयांचा धांडोळा घेणारी विशेष पाने,
रविवारच्या पुरवणीत 'बालरंग'सह ताज्या विषयांवरील लेख चोखंदळ वाचकांच्या नक्कीच पसंतीस उतरतील.

परखड भाष्य व तटस्थ पत्रकारितेच्या निर्भीड आविष्कारासह परंपरा व नवतेचा संगम साधणारा दैनिक 'नवशक्ति'चा अंक आता नियमित वाचायलाच हवा. आणि होऽऽ.. बदलता 'नवशक्ति' तुम्हाला कसा वाटतो हेसुद्धा आम्हाला कळवा व 'नवशक्ति'च्या वाचक कुटुंबात सहभागी व्हा व आपल्या मित्र-मैत्रिणींनाही जरूर सांगा!

- कार्यकारी संपादक

Celebrating 105 Years

युनियन बँक ऑफ इंडिया — भारत सरकार का उपक्रम | Union Bank of India — A Government of India Undertaking | VYOM Mobile Banking Super App.

मुख्य कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई - 400 021.

परिचालन नफा 8.44% (वर्ष दर वर्ष) | निव्वळ नफा 13.68% (वर्ष दर वर्ष) | निव्वळ एनपीए 68 बीपीएस (वर्ष दर वर्ष) | एकूण एनपीए 280 बीपीएस (वर्ष दर वर्ष) | सरासरी मालमत्तेवर परतावा 6 बीपीएस (वर्ष दर वर्ष)

30 जून, 2024 ला संपलेल्या तिमाहीसाठी पुनरावलोकीत वित्तिय निष्कर्ष ₹ लाखा मध्ये

तपशिल	स्वतंत्र				एकत्रित			
	समाप्त तिमाही			समाप्त वर्ष	समाप्त तिमाही			समाप्त वर्ष
	30.06.2024 (पुनरावलोकीत)	30.06.2023 (पुनरावलोकीत)	31.03.2024 (लेखापरीक्षित)	31.03.2024 (लेखापरीक्षित)	30.06.2024 (पुनरावलोकीत)	30.06.2023 (पुनरावलोकीत)	31.03.2024 (लेखापरीक्षित)	31.03.2024 (लेखापरीक्षित)
कामकाजातून एकुण उत्पन्न	30,87,362	27,38,125	31,05,752	1,15,85,815	31,32,547	27,82,229	31,61,158	1,18,18,835
कालावधीसाठी निव्वळ नफा / (तोटा) (करपूर्व, अपवादात्मक आणि/किंवा असाधारण बाबींपूर्व)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
कालावधीसाठी निव्वळ नफा / (तोटा) करपूर्व (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
कालावधीसाठी निव्वळ नफा / (तोटा) करपश्चात (अपवादात्मक आणि/किंवा असाधारण बाबींपश्चात)	3,67,885	3,23,644	3,31,055	13,64,831	3,64,178	3,27,165	3,32,827	13,79,711
कालावधीचे एकुण सर्वसमावेशक उत्पन्न (ज्यात कालावधीचा नफा/तोटा (करपश्चात) आणि अन्य सर्वसमावेशक उत्पन्न (करपश्चात) समाविष्ट आहे)	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही	लागू नाही
भरणा केलेले इक्विटी समभाग भांडवल	7,63,361	6,83,475	7,63,361	7,63,361	7,63,361	6,83,475	7,63,361	7,63,361
राखीव (पुनर्मूल्यांकित राखीव वगळता) मागील वर्षाच्या लेखापरीक्षित ताळेबंदात दाखविल्याप्रमाणे				83,69,094				84,21,563
नेट वर्थ	93,74,786	68,23,633	87,60,131	87,60,131	94,01,468	68,39,091	87,90,383	87,90,383
सिक्युरिटीज प्रीमिअम	25,51,318	18,34,118	25,51,318	25,51,318	25,59,480	18,42,281	25,59,480	25,59,480
डिबेंचर्स रिडेम्शन रिझर्व्ह	-	-	-	-	314	314	314	314
पेडअप डेट कॅपिटल/ आऊटस्टँडिंग डेट	17,63,800	19,63,800	17,63,800	17,63,800	17,63,800	19,63,800	17,63,800	17,63,800
डेट इक्विटी रेशिओ	0.27	0.46	0.31	0.31	0.27	0.47	0.31	0.31
प्रति समभाग उत्पन्न								
मूलभूत	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15
सौम्यीकृत	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15

सूचना:
अ) उपरोक्त सेबी (सूचीबद्धता दायित्व आणि प्रकटीकरण आवश्यकता) नियम, 2015 मधील नियमन 33 आणि 52 अधीन दाखल झालेल्या तिमाही/वार्षिक आर्थिक निष्कर्षांच्या तपशीलवार प्रारूपाचा एक उतारा आहे. तिमाही आर्थिक निष्कर्षांचे संपूर्ण प्रारूप स्टॉक एक्सचेंजच्या वेबसाईटवर उपलब्ध आहे: (एनएसई : **www.nseindia.com** आणि बीएसई : **www.bseindia.com**) बँकेची वेबसाइट (**www.unionbankofindia.co.in**).
ब) सेबी (सूचीबद्धता दायित्व आणि प्रकटीकरण आवश्यकता) नियम 2015 मधील नियमन 52 (4) अधीन बाबींसाठी आवश्यक प्रकटीकरण स्टॉक एक्सचेंज (बीएसइ आणि एनएसई) कडे सादर केले आहे आणि **www.nseindia.com** आणि **www.bseindia.com** वर उपलब्ध आहे.
*वार्षिकीकृत नाही.

संचालक मंडळा करिता व त्याच्या वतीने

ठिकाण : मुंबई
तारीख : 19.07.2024

सही **पंकज द्विवेदी** कार्यकारी संचालक | सही **संजय रुद्रा** कार्यकारी संचालक | सही **रामसुब्रमणियन एस.** कार्यकारी संचालक | सही **नितेश रंजन** कार्यकारी संचालक | सही **ए. मणिमेखलै** व्यवस्थापकीय संचालक आणि सीईओ

फोन किंवा ई-मेल द्वारे आपल्या इंटरनेट बँकिंगची माहिती, उदा. युजर आयडी /पासवर्ड किंवा आपला क्रेडिट / डेबिट कार्ड नंबर / सीव्हीव्ही / ओटीपी कोणालाही सांगू नका

(टोल फ्री नं.:) **1800 208 2244 / 1800 425 1515 / 1800 425 3555** | **9666606060** | **www.unionbankofindia.co.in**

unionbankofindia | UnionBankTweets | unionbankinsta | UnionBankofIndiaUtube | unionbankofIndia | unionbankinsta

Vol. 67 No. 250 | SATURDAY, JULY 20, 2024 | 32 Pages | ₹5 & for Pune ₹6 only
ESTD-1928 QUALITY @ VALUE
Reg.No MCS/048/2021-23; RNI No. 1541/1957 M.p.c.s office Mumbai. PIN 400001

THE FREE PRESS JOURNAL

www.freepressjournal.in ▲ EDITIONS: ▲ MUMBAI ▲ INDORE ▲ PUNE ▲ BHOPAL ▲ NASHIK ▲ KONKAN ▲ E-paper ▲ Member: Audit Bureau of Circulation (Jan to Dec 2023)

NATION
Ruckus in Karnataka Assembly as CM says he will probe all scams during BJP regimes **P.19**

GAMES
Indian women register a crushing 7-wicket victory over Pakistan in Asia Cup **P.29**

Cinema Check out our verdict on films and OTT releases **P.29**

Edit It's better to scrap the bill on reservation **P.21**

MICROSOFT'S MACRO VIRUS

Technology outage disrupts flights, banks, media outlets and companies around the world

Associated Press
FRANKFURT/LONDON
NEW YORK/SYDNEY

A global technology outage grounded flights, knocked banks and hospital systems offline and media outlets off air on Friday in a massive disruption that affected companies and services around the world and highlighted dependence on software from a handful of providers.

Cyber security firm CrowdStrike said that the issue behind the outage was not a security incident or cyber attack -- and that a fix was on the way. The company said the problem occurred when it deployed a faulty update to computers running Microsoft Windows.

But hours after the problem was first detected, the disarray continued -- and escalated.

Long lines formed at airports in the US, Europe and Asia as airlines lost access to check-in and booking services at a time when many travellers are heading on summer vacations. News outlets in Australia -- where telecommunications were severely affected -- were pushed off air for hours.

Hospitals and doctor's offices had problems with their appointment systems, while banks in South Africa and New Zealand reported outages in their payment system or websites and apps.

At Hong Kong's airport, Yvonne Lee, 24, said she found her flight to Phuket in Thailand was postponed to Saturday only when she arrived at the airport. Her already short five-day trip would now have to be further shortened, she said.

Some athletes and spectators descending on Paris ahead of the Olympics were delayed as was the arrival of their uniforms and accreditations, but Games organisers said disruptions were limited and didn't affect ticketing or the torch relay.

Continued on | P21

:(Your PC ran into a problem that it couldn't handle, and now it needs to restart.
You can search for the error

For how long

Experts fear the massive Microsoft outage which sparked chaos around the world will continue to impact services for days. It was described by IT bosses as a 'digital pandemic affecting millions' with others fearing the disruption will last long into the weekend.

WHAT HAPPENED

It was all due to a security update to Falcon, a type of antivirus software that protects Microsoft Windows devices from cyber attacks. The company behind Falcon is CrowdStrike. This the rogue app that brought down computers across the world; it is ironically aimed at protecting Microsoft Windows devices from hacking and checks internet breaches in the globe's biggest companies. But, it is now responsible for perhaps the biggest IT outage the world has seen, reports Daily Mail.

Computer analysts believe a badly-written code in the update triggered the digital pandemic and wrecked computer networks worldwide.

Continued on | P21

WHAT WAS HIT

- AIRPORTS & FLIGHTS
- TRAIN SERVICES
- HOSPITALS SURGERIES
- BANKS
- CAFES & SHOPS
- PAYMENT APPS
- TAXIS
- BETTING WEBSITES
- PAYROLL SYSTEMS
- FOOTBALL CLUBS
- STOCK EXCHANGES
- SUPER MARKETS
- TV CHANNELS

Flight cancellations in metros

AIRLINES ARE LOGGED OUT

Dharmesh Thakkar
MUMBAI

The worldwide Microsoft outage disrupted airline operations in India as well, resulting in flight cancellations and long queues of passengers outside airports and at check-in counters. The flight cancellations were at Mumbai, Delhi, Bangalore, Chennai and Hyderabad airports. Indigo, Vistara, Akasa, SpiceJet and Air India flights were affected, with over 200 flight cancellations, 192 by Indigo alone.

Services like booking, check-in and boarding processes, including the issuance of boarding passes, were being carried out manually, which took longer than expected, leading to long queues at airports.

Indigo, AI Express, Air Asia, Spicejet and Akasa were impacted and not able to access their airline check-in systems. "Boarding passes are being issued manually. But Mumbai Airport systems are not impacted," said Mumbai Airport spokesperson

Continued on | P21

Market, banks: Minor hiccups

The crashing of applications of the Microsoft operating system knocked out worldwide banks, stock exchanges, payment systems and emergency services. Top trading and brokerage houses, including Nuvama and Edelweiss, were among those impacted. However, Indian stock exchanges were not disrupted by the outage, with the NSE and BSE denying that trading was impacted. Indian banking and financial institutions, too, faced minor disruptions. The Reserve Bank of India (RBI) made an assessment of the impact of the outage on its Regulated Entities and asserted the Indian financial sector in its domain remains insulated from the global outage.

Continued on | P21

Dawood terrorist in 'individual capacity'

Urvi Mahajani
MUMBAI

'Association with him will not attract offence of being member of a terrorist gang or organisation under UAPA'

Fugitive gangster Dawood Ibrahim Kaskar has been declared as a terrorist in 'individual capacity', and therefore, any association with him on the pretext that a person belongs to D-gang / Dawood gang will not attract the provisions of Section 20, which prescribes punishment for being the member of a terrorist gang or organisation, the Bombay High Court has said.

The high court made the observation while granting bail to two persons — Parvez Vaid and Faiz Bhiwandiwala — who were arrested by the Anti-Terrorism Squad (ATS) in August 2022 for allegedly being a member of the D-Gang and were booked under various sections of the stringent Unlawful Activities (Prevention) Act [UAPA] and the Narcotic Drugs and Psychotropic Substances Act [NDPS].

Continued on | P21

UPSC cracks down, books Puja for fraud

Debarred from future exams and selections

FPJ News Service
NEW DELHI

The Union Public Service Commission (UPSC) on Friday cracked down on probationary IAS officer Puja Khedkar by initiating a series of actions, including registration of a police case, against her for fraudulently availing attempts in the civil services examination by faking her identity.

The commission also issued a show cause notice for cancellation of her candidature of the civil services examination-2022 and debarment from future examinations and selections.

The commission filed a complaint with the Delhi Police's crime branch against Khedkar. Following this, police registered a case under relevant provisions of Bharatiya Nyaya Sanhita (BNS), the Information Technology Act and under the disabilities law to probe charges of forgery, cheating and misuse of disability quota in securing her candidature in the civil services.

Continued on | P21

She fraudulently availed examination attempts beyond permissible limit by faking her identity by way of change of her own name, her father's and mother's name, her photograph/ signature, her email ID, mobile number and address...

7 additional HC judges

Staff Reporter
MUMBAI

The Central government on Friday notified the appointment of seven additional judges of Bombay High Court as permanent judges. Two other additional judges have be given a fresh term of one year as additional judges with effect from October 7. A tweet to this effect was posted by Union Minister of State with independent charge of the Law and Justice Ministry Arjun Ram Meghwal.

The judges who have been recommended for permanent appointment are: Justices SG Chapalgaonkar, MM Sathaye, Neela Kedar Gokhale, YG Khobragade, MW Chandwani, AS Waghwase and RM Joshi.

Continued on | P21

off-grid

State poll panel silences trumpet

Kalpesh Mhamunkar
MUMBAI

The state election commission has frozen the trumpet and 'turha' symbols, in what is considered a big relief for the NCP Sharad Chandra Pawar group. The party had made a request to the EC, seeking to restrain the use of these symbols, claiming that their party had lost several seats in the recent Lok Sabha elections because of these. Independent candidates cannot use these symbols in future elections.

The secretary of the state election commission, Suresh Kakani, passed an order in this regard. After the recent Lok Sabha elections, NCP SP leaders had claimed that the voters of Maharashtra had become confused by the poll symbols of the NCP SP and an Independent candidate, which looked similar. The party also said that similar symbols had reduced their margins in multiple seats in the general elections.

The Election Commission had allocated the 'man blowing turha', symbol to the Sharad Pawar faction, after the party split in July last year. Later, an election symbol named the 'pipani' (trumpet) was allocated to Independent candidates, which resembled the NCP SP election symbol. The party had claimed that they lost the Satara Lok Sabha seat due to this similarity in symbols, which had resulted in voter confusion.

Continued on | P21

Celebrating 105 Years

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

VYOM
Mobile Banking Super App.

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

↑ Operating Profit 8.44% (YoY) | ↑ Net Profit 13.68% (YoY) | ↓ Net NPA 68 bps (YoY) | ↓ Gross NPA 280 bps (YoY) | ↑ Return on Average Assets 6 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024 ₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED			
	QUARTER ENDED			YEAR ENDED	QUARTER ENDED			YEAR ENDED
	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)
Total Income from Operations	30,87,362	27,38,125	31,05,752	1,15,85,815	31,32,547	27,82,229	31,61,158	1,18,18,835
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary items)	3,67,885	3,23,644	3,31,055	13,64,831	3,64,178	3,27,165	3,32,827	13,79,711
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (After tax) and Other Comprehensive Income (After tax)]	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	7,63,361	6,83,475	7,63,361	7,63,361	7,63,361	6,83,475	7,63,361	7,63,361
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				83,69,094				84,21,563
Net Worth	93,74,786	68,23,633	87,60,131	87,60,131	94,01,468	68,39,091	87,90,383	87,90,383
Securities Premium	25,51,318	18,34,118	25,51,318	25,51,318	25,59,480	18,42,281	25,59,480	25,59,480
Debenture Redemption Reserve	-	-	-	-	314	314	314	314
Paid up Debt Capital/ Outstanding Debt	17,63,800	19,63,800	17,63,800	17,63,800	17,63,800	19,63,800	17,63,800	17,63,800
Debt Equity Ratio	0.27	0.46	0.31	0.31	0.27	0.47	0.31	0.31
Earnings Per Share								
Basic	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15
Diluted	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15

NOTES:

a) The above is an extract of the detailed format of Quarterly/ Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) (**www.nseindia.com** and **www.bseindia.com**) and on the Bank's website. (**www.unionbankofindia.co.in**).

b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on **www.nseindia.com** and **www.bseindia.com**

* Not Annualised

For and on behalf of Board of Directors

Place : Mumbai
Date : 19.07.2024

-Sd- **Pankaj Dwivedi** Executive Director | -Sd- **Sanjay Rudra** Executive Director | -Sd- **Ramasubramanian S.** Executive Director | -Sd- **Nitesh Ranjan** Executive Director | -Sd- **A. Manimekhalai** Managing Director & CEO

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

(Toll Free No.) **1800 208 2244 / 1800 425 1515 / 1800 425 3555** | **9666606060** | **www.unionbankofindia.co.in**

unionbankofindia | UnionBankTweets | unionbankinsta | UnionBankofIndiaUtube | unionbankofIndia | unionbankinsta

IN THE NEWS

US REPORTER JAILED IN RUSSIAN SPYING CASE

A RUSSIAN COURT found US reporter Evan Gershkovich guilty of espionage on Friday and sentenced him to 16 years in a maximum security penal colony in what his employer, the Wall Street Journal, called "a disgraceful sham conviction." Gershkovich, a 32-year-old American who denied any wrongdoing,was the first US journalist accused of spying in Russia since the Cold War.

GERMANY HOARDED GAS: CZECH REPUBLIC

THE CZECH REPUBLIC accused Germany of hoarding gas by slashing the capacity of an export pipeline just as the region grapples with replacing supplies from Russia. Czech energy minister Jozef Sikela said transmission system operator Gascade Gastransport GmbH reduced the exit capacity of a connection point at his country's northwest borde.

ION ACQUIRES ITALY'S PRELIOS FOR €1.35 BILLION

ION GROUP COMPLETED the acquisition of Italian asset manager Preliosfor €1.35 billion ($1.5 billion), following months of back-and-forth with Italian authorities on the deal.

AGENCIES

ROAD TO WHITE HOUSE

Trump basks in GOP control as Biden campaign hits low

BLOOMBERG
July 19

WITH A SPEECH at the Republican National Convention that recounted details of an assassination attempt, Donald Trump basked in a moment that showed his grip on the party to be tighter than ever — and veered into territory Democrats hope is his Achilles heel.

Trump's address in Milwaukee on Thursday was the finale of a raucous convention that borrowed heavily from his roots as a TV showman and where emboldened Republicans reveled in the party's soaring fortunes. The GOP nominee began the remarks with calls for unity, though he later swerved into the dark immigration rhetoric, America-first messages and off-the-cuff riffs that were hallmarks of his polarising first term in the White House. His recounting of the shooting days before – a "loud whizzing sound," blood "going everywhere" – was met with the pin-drop silence of a rapt crowd.

The triumphant set piece for Trump made for a stark contrast with his rival, President Joe Biden, whose campaign is at its lowest moment as the candidate isolates at home due to Covid-19 while a rebellion simmers in his party that could force him off the ticket. Before Trump's speech, Montana Senator Jon Tester joined calls for Biden to bow out, the second senator to do so.

Trump's appearance was galvanising for a party that was shaken after Saturday's shooting in Pennsylvania that left one rallygoer dead, two others seriously hurt, and the nominee himself with a wounded ear. "I'm not supposed to be here tonight," Trump said, drawing chants of "yes you are" from the crowd. "I stand before you in this arena only by the grace of almighty God."

Republican presidential candidate Donald Trump, his wife Melania Trump, Republican vice presidential candidate JD Vance and his wife Usha Vance together on stage at the end of the Republican National Convention onThursday in Milwaukee. AP

Trump asks China to make cars in US in departure from Biden

FORMER PRESIDENT DONALD Trump has reiterated an openness for Chinese automakers to build cars in the US as a way to boost the economy, signaling a potentially different approach from a Biden administration that has sought to keep out vehicles with links to the country. "Right now as we speak, large factories just are being built across the border in Mexico" by China to make cars to sell in the US, Trump said at the Republican National Convention. "Those plants are going to be built in the United States and our people are going to man those plants," he said.

— BLOOMBERG

Quota protests spread in Bangladesh, telecoms hit

REUTERS
Dhaka, July 19

THREE PEOPLE WERE killed in Bangladesh on Friday as police cracked down on unrelenting student-led protests against government job quotas despite a ban on public gatherings, local media said.

Police fired tear gas to scatter protesters in some areas, Reuters journalists said. One said he could see many fires across the capital Dhaka from a rooftop and smoke rising into the sky in several places.

Telecommunications were also disrupted and television news channels went off the air. Authorities had cut some mobile telephone services the previous day to try quell the unrest. Bengali newspaper *Prothom Alo* reported train services had been suspended nationwide as protesters blocked roads and threw bricks at security officials.

Three people were killed on Friday, it said, after violence on Thursday in 47 of Bangladesh's 64 districts killed 27 and injured 1,500. Reuters could not immediately verify the reports and police have not issued a casualty toll.

The protests initially broke out over student anger against controversial quotas which set aside 30% of government jobs for the families of those who fought for independence from Pakistan.The nationwide unrest has also been fuelled by high unemployment among youth , who make up nearly a fifth of a population of 170 million.

A demonstrator gestures as protesters clash with Border Guard Bangladesh (BGB) and the police outside the state-owned Bangladesh Television in Dhaka on Friday REUTERS

Violence breaks out in London linked to Bangladesh protests

VIOLENCE BETWEEN GROUPS of men broke out in east London on Thursday night and police said the unrest was linked to protests in Bangladesh. Police intervened to separate two large groups fighting in the street in the Whitechapel district alongside a wider demonstration. Whitechapel is home to a large ethnic Bangladeshi population who form the biggest ethnic group in the wider Tower Hamlets borough. "I recognise that events that take place in Bangladesh can have a significant impact on communities here in Tower Hamlets, but we cannot allow that strength of feeling to tip into violence and disorder," a Police officer. —REUTERS

Israeli occupation in Palestine is illegal: ICJ

THE UNITED NATIONS' highest court said that Israeli settlements in occupied Palestinian territories are illegal and all states should cooperate to bring an end to the Israel-Palestinian conflict, in an important advisory opinion issued on Friday.

The findings by judges at the International Court of Justice (ICJ), known as the World Court, are not binding but carry weight under international law and may weaken support for Israel.

"Israeli settlements in the West Bank and East Jerusalem, and the regime associated with them, have been established and are being maintained in violation of international law," President Nawaf Salam said.

REUTERS

AmEx lifts 2024 profit forecast

CREDIT CARD GIANT American Express raised its full-year profit forecast on Friday, as its wealthy customers persisted in splurging on travel, dining and entertainment.

The company also reported better-than-expected second-quarter profit, underscoring the benefit it has enjoyed by focusing on premium customer base. AmEx's affluent cardholders have somewhat insulated it from weakness in the broader economy, even as rival lenders warn of tepid demand due to elevated borrowing costs.

"Increased scale, combined with our premium, high credit quality customers, our well-controlled expense base and our successful investments... fuels the earnings power of the core business," CEO Stephen Squeri said. The company sees its 2024 earnings per share between $13.30 and $13.80, versus the $12.65 to $13.15 range it had forecast earlier. In the second quarter ended June 30, profit was $3.02 billion, or $4.15 per share, 39% higher than a year ago. Revenue jumped 9% to a record $16.33 billion, but fell short of an LSEG estimate of $16.59 billion. REUTERS

AETHER INDUSTRIES LIMITED
www.aether.co.in

aether
elementally innovative

AETHER INDUSTRIES LIMITED

Registered and Corporate Office: Plot No. 8203, GIDC Sachin, Surat-394230, Gujarat, India. **Website:** www.aether.co.in, **Email:** compliance@aether.co.in
Corporate Identification Number (CIN): L24100GJ2013PLC073434

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED ON JUNE 30, 2024

(Rupees in million except as stated)

Sl. No.	Particulars	Standalone				Consolidated			
		Quarter Ended			Year Ended	Quarter Ended			Year Ended
		30.06.2024 (unaudited)	31.03.2024 (audited)	30.06.2023 (unaudited)	31.03.2024 (audited)	30.06.2024 (unaudited)	31.03.2024 (audited)	30.06.2023 (unaudited)	31.03.2024 (audited)
1	Total Income from Operations	1919.75	1286.73	1637.51	6399.33	1919.75	1290.86	1633.67	6373.80
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	426.57	91.28	369.74	1277.78	423.43	77.66	365.85	1232.74
3	Net Profit / (Loss) for the period before Tax (after Exceptional and / or Extraordinary items)	396.53	17.40	369.74	1140.17	393.39	3.79	365.85	1095.12
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	302.46	10.36	302.03	880.98	299.32	-14.28	298.14	824.90
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	302.49	10.66	301.73	877.64	299.35	-13.98	297.84	821.57
6	Paid-up Equity Share Capital (Face Value of Rs. 10 each)	1325.50	1325.50	1325.24	1325.50	1325.50	1325.50	1325.24	1325.50
7	Earnings per Equity Share (Rs.)								
	Basic	2.28	0.08	2.28	6.65	2.26	(0.11)	2.25	6.22
	Diluted	2.28	0.08	2.28	6.65	2.26	(0.11)	2.25	6.22

Notes:

1 The above unaudited financial results have been approved by the Audit Committee and thereafter approved by the Board of Directors in their respective meetings held on July 19, 2024. These unaudited standalone financials results of the Company are prepared in accordance with Indian Accounting Standards ("referred to as Ind AS") as prescribed under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the provisions of the Companies Act, 2013.

2 The Statutory Auditors of the Company have conducted a limited review of the above standalone financial results of the Company for the quarter ended June 30, 2024. An unqualified opinion has been issued by them thereon.

3 The standalone results of the Company are available on the Company's website, www.aether.co.in and also on the website of the BSE Limited, www.bseindia.com and National Stock Exchange of India Limited, www.nseindia.com, where the shares of the Company are listed.

4 Revenue by Business Models:

Business Model *	Quarter Ended			Financial Year Ended
	30.06.2024 (unaudited)	31.03.2024 (audited)	30.06.2023 (unaudited)	31.03.2024 (audited)
Large Scale Manufacturing	1,185.39	801.24	1,020.26	3,564.52
Contract Manufacturing	326.37	231.98	318.21	1,534.53
Contract Research And Manufacturing Services (CRAMS)	256.85	138.95	250.57	826.61
Others	31.54	3.15	22.04	56.06
Total revenue	1,800.15	1,175.32	1,611.07	5,981.72

* The Company has single segment of manufacturing of Speciality Chemicals and Intermediates and there are no other segments.

5 The equity shares and basic / diluted earnings per share for the comparative period (quarter and year ended June 30, 2024) has been presented in accordance with Ind AS 33 - Earnings per share.

6 During Q3 of FY 24, a fire broke our at Manufacturing Facility 2 of the Company, located in GIDC, Sachin, Surat. The process of assessing the actual physical damage to the fixed assets (like plant & machinery, equipment, office equipment, furniture & fixtures etc.) owing to the fire has been assessed and intimated to the insurance company along with loss of profit claim. The damage due to loss of inventories (mostly Semi Finished and Finished Goods at the shop floor / in production) has been assessed at Rs. 138.97 million and is provided in the quarter and year ended March 31, 2024. The insurance company has paid Rs. 210.00 milion as on account in this quarter towards the loss of assets.

7 The exceptional items mentioend in the above financial results during the quarter and year ended June 30, 2024 are in the nature of excess Insurance Premium due to the Insurance Claim and other related expenses.

8 Previous period's / year's figures have been regrouped / reclassified wherever necessary to confirm with the current period's / year's classification / discloser.

For and on behalf of the Board of Directors

Place: Surat
Date: July 19, 2024

Ashwin J. Desai
Managing Director
(DIN: 00038386)

CONCEPT

105 Years

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम

Union Bank of India
A Government of India Undertaking

VYOM
Mobile Banking Super App

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Operating Profit 8.44% (YoY) | Net Profit 13.68% (YoY) | Net NPA 68 bps (YoY) | Gross NPA 280 bps (YoY) | Return on Average Assets 6 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024 ₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED			
	QUARTER ENDED			YEAR ENDED	QUARTER ENDED			YEAR ENDED
	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)
Total Income from Operations	30,87,362	27,38,125	31,05,752	1,15,85,815	31,32,547	27,82,229	31,61,158	1,18,18,835
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary items)	3,67,885	3,23,644	3,31,055	13,64,831	3,64,178	3,27,165	3,32,827	13,79,711
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (After tax) and Other Comprehensive Income (After tax)]	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	7,63,361	6,83,475	7,63,361	7,63,361	7,63,361	6,83,475	7,63,361	7,63,361
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				83,69,094				84,21,563
Net Worth	93,74,786	68,23,633	87,60,131	87,60,131	94,01,468	68,39,091	87,90,383	87,90,383
Securities Premium	25,51,318	18,34,118	25,51,318	25,51,318	25,59,480	18,42,281	25,59,480	25,59,480
Debenture Redemption Reserve	-	-	-	-	314	314	314	314
Paid up Debt Capital/ Outstanding Debt	17,63,800	19,63,800	17,63,800	17,63,800	17,63,800	19,63,800	17,63,800	17,63,800
Debt Equity Ratio	0.27	0.46	0.31	0.31	0.27	0.47	0.31	0.31
Earnings Per Share								
Basic	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15
Diluted	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15

NOTES:

a) The above is an extract of the detailed format of Quarterly/ Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) (**www.nseindia.com** and **www.bseindia.com**) and on the Bank's website. (**www.unionbankofindia.co.in**).

b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on **www.nseindia.com** and **www.bseindia.com**

* Not Annualised

For and on behalf of Board of Directors

Place : Mumbai
Date : 19.07.2024

-Sd- **Pankaj Dwivedi** Executive Director

-Sd- **Sanjay Rudra** Executive Director

-Sd- **Ramasubramanian S.** Executive Director

-Sd- **Nitesh Ranjan** Executive Director

-Sd- **A. Manimekhalai** Managing Director & CEO

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

(Toll Free No.) **1800 208 2244 / 1800 425 1515 / 1800 425 3555** | **9666606060** | **www.unionbankofindia.co.in**

unionbankofindia UnionBankTweets unionbankinsta UnionBankofIndiaUtube unionbankofIndia unionbankinsta

L Catterton to Raise ₹4k-cr India Fund with Eye on Consumer Play

Our Bureau

Mumbai: In what could be the first instance of a global private equity fund launching an India investment vehicle, consumer-focused PE firm L Catterton is in the process of raising a rupee fund, people in the know said.

The firm, backed by French luxury fashion house LVMH, plans to raise ₹4,000 crore under the guidelines for Category-II alternative investment funds.

L Catterton manages around $35 billion of equity capital. It has applied to the market regulator to register the India-focused vehicle it announced in March 2024 as a Category-II AIF, the people said.

The entity, a joint venture with former Hindustan Unilever chief executive Sanjiv Mehta, will invest in India alongside its next Pan Asia dollar fund on a pro rata basis, they said.

L Catterton will tap investors such as banks, insurance companies, pension funds, family offices and high net worth individuals for deploying in India across seven to nine deals, the people said.

The entity will be managed by Mehta, who is its executive chairman for India, and partner and head of India at L Catterton Anjana Sasidharan. The rest of the L Catterton Asia leadership team helmed by managing partner Scott Chen, which has been in place since 2019, will also be involved in decision-making, the people said.

The fund, with a focus on consumer sector, will consider both majority and minority investments.

When contacted, L Catterton declined to comment.

During his tenure at HUL, Mehta oversaw market-leading products and services which were consumed by over 90% of Indian households. Around 20 of the brands he oversaw each achieved a turnover of ₹1,000 crore per year, as he helped build the company's network in India to span more than 1,300 suppliers and around nine million retailers.

VIJAY P

Extract of Consolidated Unaudited Financial Results for the Three months ended 30/06/2024

₹ in Crores

Sr. No.	Particulars	Three months ended 30/06/2024	Three months ended 30/06/2023	Year ended 31/03/2024
1	Total Income from Operations	18,235.30	17,910.83	71,525.09
2	Net Profit for the period before Taxes	2,142.32	2,266.79	9,422.22
3	Net Profit for the period after Taxes	1,695.22	1,690.22	7,003.96
4	Total Comprehensive Income for the period (comprising profit for the period after tax and other comprehensive income after tax)	1,826.54	1,701.79	7,038.45
5	Paid-up equity share capital (Face Value ₹ 10/- Per Share)	288.70	288.69	288.69
6	Reserves incl. Securities Premium	61,777.61	55,744.66	59,938.78
7	Securities Premium Account	5,489.01	5,484.44	5,487.36
8	Net Worth	62,120.77	56,091.13	60,283.42
9	Outstanding Debt	13,178.64	9,885.95	10,298.39
10	Debt-Equity ratio (in times)	0.21	0.18	0.17
11	Earnings per share (of ₹ 10/- each) (Not Annualised): (a) Basic (b) Diluted	58.87 58.82	58.57 58.53	243.05 242.87
12	Debenture Redemption Reserve	37.50	37.50	37.50
13	Debt Service Coverage Ratio (in times)	5.47	11.06	5.16
14	Interest Service Coverage Ratio (in times)	13.68	13.75	12.68

Notes:

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 19/07/2024.
2. The Scheme of Amalgamation of UltraTech Nathdwara Cement Limited ("UNCL") (a wholly-owned subsidiary of the Company) and its wholly-owned subsidiaries viz. Swiss Merchandise Infrastructure Limited ("Swiss") and Merit Plaza Limited ("Merit") with the Company is effective from 20/04/2024. The Appointed Date for the amalgamation is 01/04/2023. Since the amalgamated entities are under common control, the accounting of the said amalgamation in the standalone financials has been done applying Pooling of Interest method as prescribed in Appendix C of Ind AS 103 'Business Combinations'. While applying Pooling of Interest method, the Company has recorded all assets, liabilities and reserves attributable to the wholly owned subsidiaries at their carrying values as appearing in the consolidated financial statements of the Company. The aforesaid scheme has no impact on the Consolidated Financial Results of the Group since the scheme of amalgamation was within the parent company and wholly owned subsidiaries. Tax expenses for the current period are considered after giving impact of the above merger.
3. UltraTech Cement Middle East Investments Limited (UCMEIL), a wholly-owned subsidiary of the Company, has completed the acquisition of 125,039,250 shares representing 25.00% of the share capital of Ras Al Khaimah Co. for White Cement & Construction Materials P.S.C. (RAKW) on 10/07/2024 under the partial conditional cash offer announced by UCMEIL on 27/05/2024 which has been concluded on 24/06/2024. Together with the existing shareholding in RAKW, UCMEIL's aggregate shareholding in RAKW stands increased to 54.39%. Consequently, RAKW has become a subsidiary of UCMEIL with effect from 10/07/2024.
4. The Composite Scheme of Arrangement between Kesoram Industries Limited, the Company and their respective shareholders and creditors, in compliance with sections 230 to 232 and other applicable provisions of the Companies Act, 2013 ("Scheme"), has received the approval of the Competition Commission of India, the stock exchanges and the Securities and Exchange Board of India. The Scheme is now subject to the approval of the Company's shareholders, the National Company Law Tribunals and other statutory and regulatory approvals.
5. In terms of a Scheme of Arrangement between Jaiprakash Associates Limited (JAL); Jaypee Cement Corporation Limited (JCCL), the Company ("the Parties") and their respective shareholders and creditors, sanctioned by the National Company Law Tribunal, Mumbai and Allahabad bench, together with necessary approvals from the stock exchanges, Securities and Exchange Board of India (SEBI), and the Competition Commission of India; the Company had on 27/06/2017, issued Series A Redeemable Preference Shares of ₹ 1,000 crores to JAL (Series A RPS) for a period of 5 years or such longer period as may be agreed by the Parties (the "Term"). The Series A RPS were held in escrow until satisfaction of certain conditions precedent in relation to the Dalla Super Plant and mines situated in the state of Uttar Pradesh (Earlier known as JP Super), to be redeemed post the expiry of the Term as per the agreement between the Parties. Upon expiry of the Term, the Company offered redemption of the Series A RPS within the stipulated number of days, post adjustment of certain costs pertaining to the conditions precedent, as per the terms of the agreement entered into between the Parties. Redemption of the Series A RPS was subject to issuance of a joint notice to the escrow agent. The Series A RPS could not be redeemed due to inaction on the part of JAL in signing the joint instruction notice. This matter has since been referred to arbitration and the proceedings are pending.
6. The Company (including erstwhile UltraTech Nathdwara Cement Limited) had filed appeals against the orders of the Competition Commission of India (CCI) dated 31/08/2016 (Penalty of ₹ 1,616.83 Crores) and 19/01/2017 (Penalty of ₹ 68.30 Crores). Upon the National Company Law Appellate Tribunal ("NCLAT") disallowing its appeals against the CCI order dated 31/08/2016, the Company filed appeals before the Hon'ble Supreme Court which has, by its order dated 5/10/2018, granted a stay against the NCLAT order. Consequently, the Company has deposited an amount of ₹ 161.68 Crores equivalent to 10% of the penalty of ₹ 1,616.83 Crores. The Company, backed by legal opinions, believes that it has a good case in the matters and accordingly no provision has been recognised in the results.
7. Key Standalone Financial Information:

₹ in Crores

Particulars	Three months ended 30/06/2024	Three months ended 30/06/2023 (Restated - Refer Note 2)	Year ended 31/03/2024
Total Income from Operations	17,711.33	17,433.73	69,302.78
Net Profit for the period before Taxes	2,157.77	2,297.36	9,315.98
Net Profit for the period after Taxes	1,708.30	1,714.40	6,904.87

8. The above is an extract of the detailed format of unaudited financial results filed with the stock exchanges under Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the unaudited financial results is available on the websites of stock exchanges viz. www.bseindia.com and www.nseindia.com and that of the Company's website www.ultratechcement.com.
9. For the other line items referred in regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, pertinent disclosures have been made to the stock exchanges and can be accessed on the websites of the stock exchanges viz. www.bseindia.com and www.nseindia.com and that of the Company's website www.ultratechcement.com.

For and on behalf of the Board of Directors

Place : Mumbai
Date : 19/07/2024

K.C. Jhanwar
Managing Director

UltraTech Cement Limited
Regd Office: 'B' Wing, Ahura Centre, 2nd Floor, Mahakali Caves Road, Andheri (East), Mumbai - 400093
Phone: 022 6691 7800 | Fax: 022 6692 8109
Website: www.ultratechcement.com
CIN: L26940MH2000PLC128420

UltraTech CONCRETE — WE MAKE GOOD CONCRETE BETTER | Birla White | UltraTech CEMENT — The Engineer's Choice

AN ADITYA BIRLA GROUP COMPANY

यूनियन बैंक ऑफ इंडिया — Union Bank of India
भारत सरकार का उपक्रम — A Government of India Undertaking

Head Office: 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400 021.

Operating Profit 8.44% (YoY)	Net Profit 13.68% (YoY)	Net NPA 68 bps (YoY)	Gross NPA 280 bps (YoY)	Return on Average Assets 6 bps (YoY)

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30TH JUNE, 2024

₹ in lakh

PARTICULARS	STANDALONE				CONSOLIDATED			
	QUARTER ENDED			YEAR ENDED	QUARTER ENDED			YEAR ENDED
	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)	31.03.2024 (Audited)	31.03.2024 (Audited)
Total Income from Operations	30,87,362	27,38,125	31,05,752	1,15,85,815	31,32,547	27,82,229	31,61,158	1,18,18,835
Net Profit / (Loss) for the period (Before Tax, Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period before tax (After Exceptional and/or Extraordinary items)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
Net Profit / (Loss) for the period after tax (After Exceptional and/or Extraordinary items)	3,67,885	3,23,644	3,31,055	13,64,831	3,64,178	3,27,165	3,32,827	13,79,711
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (After tax) and Other Comprehensive Income (After tax)]	NA	NA	NA	NA	NA	NA	NA	NA
Paid up Equity Share Capital	7,63,361	6,83,475	7,63,361	7,63,361	7,63,361	6,83,475	7,63,361	7,63,361
Reserves (Excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year				83,69,094				84,21,563
Net Worth	93,74,786	68,23,633	87,60,131	87,60,131	94,01,468	68,39,091	87,90,383	87,90,383
Securities Premium	25,51,318	18,34,118	25,51,318	25,51,318	25,59,480	18,42,281	25,59,480	25,59,480
Debenture Redemption Reserve	-	-	-	-	314	314	314	314
Paid up Debt Capital/ Outstanding Debt	17,63,800	19,63,800	17,63,800	17,63,800	17,63,800	19,63,800	17,63,800	17,63,800
Debt Equity Ratio	0.27	0.46	0.31	0.31	0.27	0.47	0.31	0.31
Earnings Per Share								
Basic	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15
Diluted	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15

NOTES:

a) The above is an extract of the detailed format of Quarterly/ Yearly Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) (**www.nseindia.com** and **www.bseindia.com**) and on the Bank's website. (**www.unionbankofindia.co.in**).

b) For the other line items referred in Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges (BSE and NSE) and can be accessed on **www.nseindia.com** and **www.bseindia.com**

* Not Annualised

For and on behalf of Board of Directors

Place : Mumbai
Date : 19.07.2024

-Sd- Pankaj Dwivedi Executive Director	-Sd- Sanjay Rudra Executive Director	-Sd- Ramasubramanian S. Executive Director	-Sd- Nitesh Ranjan Executive Director	-Sd- A. Manimekhalai Managing Director & CEO

Do not share your Internet Banking details, such as, user ID / password or your credit / debit card number / CVV / OTP with anyone - either over phone or through email

(Toll Free No.) **1800 208 2244 / 1800 425 1515 / 1800 425 3555** | **9666606060** | **www.unionbankofindia.co.in**

unionbankofindia | UnionBankTweets | unionbankinsta | UnionBankofIndiaUtube | unionbankofIndia | unionbankinsta

---

Bharat Petroleum Corporation Limited

(A Govt. of India Enterprise)

Regd. Office: Bharat Bhavan, 4 & 6, Currimbhoy Road, Ballard Estate, P.B.No. 688, Mumbai - 400 001
CIN: L23220MH1952GOI008931
Phone: 022 2271 3000 / 4000 Fax: 2271 3874 email id: info@bharatpetroleum.in Website: www.bharatpetroleum.in

EXTRACT FROM THE STANDALONE AND CONSOLIDATED UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30th JUNE 2024

(₹ in Crores)

Sl. No.	Particulars	Standalone			Consolidated		
		Quarter ended		Year ended	Quarter ended		Year ended
		30.06.2024	30.06.2023	31.03.2024	30.06.2024	30.06.2023	31.03.2024
		Unaudited		Audited	Unaudited		Audited
1	Total Income from Operations	**1,28,103.36**	1,28,256.65	5,06,911.36	**1,28,106.39**	1,28,263.56	5,06,992.60
2	Net Profit for the period (before tax, share of profit/(loss) of Equity Accounted Investees, Exceptional and/or Extraordinary items)	**4,032.04**	14,013.12	37,346.39	**3,622.02**	13,661.46	35,396.61
3	Share of profit/(loss) of Equity Accounted Investees				**379.35**	476.63	1,065.53
4	Net Profit for the period before tax including share of profit/(loss) of Equity Accounted Investees (After Exceptional and/or Extraordinary items)	**4,032.04**	14,013.12	35,548.37	**3,858.90**	14,102.51	36,194.44
5	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	**3,014.77**	10,550.88	26,673.50	**2,841.55**	10,644.30	26,858.84
6	Net Profit for the period after tax (After Exceptional and/or Extraordinary items) attributable to Owners of the Company				**2,841.55**	10,644.30	26,858.84
7	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)]	**3,378.96**	10,516.95	27,629.63	**3,084.61**	10,387.61	27,071.65
8	Total Comprehensive Income for the period [Comprising Profit for the period (after tax) and Other Comprehensive Income(after tax)] attributable to Owners of the Company				**3,084.61**	10,387.61	27,071.65
9	Paid up Equity Share Capital (Face Value ₹10/- each)	**4,272.58**	2,129.45	2,136.29	**4,272.58**	2,129.45	2,136.29
10	Other Equity (excluding revaluation reserves)			72,538.51			73,498.82
11	Securities Premium Account	**4,493.27**	6,306.19	6,662.52	**4,543.30**	6,356.22	6,712.55
12	Net worth [Paid up Capital + Other Equity (excluding revaluation reserves)]	**78,053.76**	62,513.29	74,674.80	**78,719.07**	63,900.03	75,635.11
13	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
14	Paid up Debt Capital/Outstanding Debt	**15,210.21**	27,939.39	18,766.89	**42,216.77**	52,890.04	45,484.93
15	Debt Equity Ratio	**0.19**	0.45	0.25	**0.54**	0.83	0.60
16	Earnings Per Share (of ₹10/- each) (Basic Earnings per share) (Not Annualised)	**7.06**	24.77	62.60	**6.65**	24.99	63.04
17	Earnings Per Share (of ₹10/- each) (Diluted Earnings per share) (Not Annualised)	**7.06**	24.77	62.60	**6.65**	24.99	63.04
18	Capital Redemption Reserve	-	-	-	-	-	-
19	Debenture Redemption Reserve	-	250.00	-	-	250.00	-
20	Debt Service Coverage Ratio^ (times) (Not Annualised)	**17.16**	4.99	1.77	**3.20**	4.47	1.47
21	Interest Service Coverage Ratio^ (times) (Not Annualised)	**21.52**	31.30	23.97	**8.46**	17.97	12.95

^ excluding impact of interest on lease liability and depreciation on ROU Asset

Notes:

a) The above Unaudited Results of Bharat Petroleum Corporation Limited for the Quarter ended 30th June 2024 were reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 19th July 2024.

b) During the quarter ended 30th June 2024 the Corporation had issued fully paid up Bonus Shares in the proportion of 1 (One) Bonus Share of ₹10/- each for every 1 (One) existing ordinary share of ₹10/- each. Accordingly, the Earning Per Share (EPS) has been restated for all the periods.

c) The above is an extract of the detailed format of Quarter ended Unaudited Financial Results filed with the Stock Exchanges under Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarter ended Unaudited Financial Results are available on the Company's Website (**https://www.bharatpetroleum.in**) and Stock Exchange Websites [(**www.bseindia.com**) and (**www.nseindia.com**)].

d) For the other line items referred in regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange(s) (BSE and NSE) and can be accessed on the Stock Exchange Websites [(**www.bseindia.com**) and (**www.nseindia.com**)].

For and on behalf of the Board of Directors
Sd/-
VRK Gupta
Director (Finance)
DIN: 08188547

Place: Mumbai
Date: 19th July 2024

Bharatgas COOK FOOD. SERVE LOVE. | MAK LUBRICANTS | Bharat Petroleum Aviation Service

Energising Lives, Energising Naya Bharat

वर्ष 17
अंक 133
8 पृष्ठ
मूल्य 5 रुपये

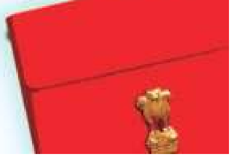
शनिवार, 20 जुलाई 2024
कोलकाता, चंडीगढ़, **नई दिल्ली,** भोपाल, मुंबई और लखनऊ से प्रकाशित।

भारत का पहला संपूर्ण हिंदी आर्थिक अखबार www.bshindi.com

बिज़नेस स्टैंडर्ड

22 को आर्थिक समीक्षा और 23 जुलाई को बजट

बिज़नेस स्टैंडर्ड 23 जुलाई के अंक में पेश करेगा 2023-24 की विस्तृत आर्थिक समीक्षा और अर्थव्यवस्था के विभिन्न पहलुओं की पड़ताल। अखबार के 24 जुलाई के अंक में सुलझाई जाएंगी आम बजट की गुत्थियां। उस दिन पढ़िए कि वित्त मंत्री की मुट्ठी कितनी खुली, किस क्षेत्र पर कितना जोर रहा और विश्लेषकों की राय में बजट से अर्थव्यवस्था पर कितना तथा कैसा असर पड़ेगा।

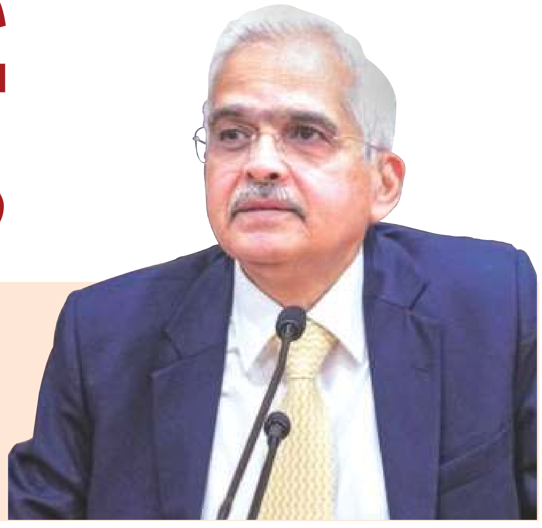


पृष्ठ 2

विप्रो का शुद्ध लाभ 5.2 फीसदी बढ़ा

शक्तिकांत दास पृष्ठ 4

महंगाई पर नजर रखने की जरूरत



डॉलर रु. 83.70 (अपरिवर्तित) | यूरो रु. 91.0 ▼ 50 पैसे | सोना (10 ग्राम) रु. 72947 ▼ 736 रु. | सेंसेक्स 80604.60 ▼ 738.80 | निफ्टी 24530.90 ▼ 269.90 | निफ्टी फ्यूचर्स 24529.0 ▼ 1.80 | ब्रेंट क्रूड 85.90 ▲ 0.30 डॉलर

एक नज़र

तेजी थमी, सेंसेक्स 739 अंक लुढ़का

वैश्विक बाजारों में कमजोर रुख और घरेलू स्तर पर चार दिनों की रिकॉर्ड तेजी के बाद मुनाफावसूली का जोर रहने से शुक्रवार को सेंसेक्स 739 अंक नीचे आ गया और निफ्टी भी नुकसान में रहा। कारोबारियों ने कहा कि रिलायंस इंडस्ट्रीज के शेयरों में आई गिरावट ने भी बाजार को नीचे लाने का काम किया। सेंसेक्स 738.80 अंक टूटकर 81,000 से नीचे 80,604.60 पर बंद हुआ। शुरुआती कारोबार में यह 81,587.76 के नए सर्वकालिक उच्च स्तर पर पहुंच गया था। निफ्टी 269.90 अंक के नुकसान के साथ 24,530.90 पर बंद हुआ।

पेटीएम का घाटा बढ़कर 840 करोड़ रुपये हुआ

पेटीएम ब्रांड की मूल कंपनी वन97 कम्युनिकेशंस का घाटा चालू वित्त वर्ष की अप्रैल-जून तिमाही में बढ़कर 840 करोड़ रुपये हो गया है। बीते वित्त वर्ष की समान तिमाही में कंपनी को 358.4 करोड़ रुपये का घाटा हुआ था। पेटीएम ने कहा कि उसकी एकीकृत आय 33.48 फीसदी घटकर 1,639.1 करोड़ रुपये रह गई है, जो पिछले साल की समान तिमाही में 2,464.2 करोड़ रुपये थी। पृष्ठ 2

माइक्रोसॉफ्ट की सेवाओं में व्यवधान

दुनिया भर में कारोबार पर असर

बीएस संवाददाता
नई दिल्ली/मुंबई/बेंगलूरु, 19 जुलाई

माइक्रोसॉफ्ट की क्लाउड सेवाओं में व्यवधान के कारण आज दुनिया भर में विमान, बैंक, स्टॉक एक्सचेंज, अस्पतालों और अन्य सेवाओं पर व्यापक असर पड़ा है। भारत में भी आईटी प्रणाली प्रभावित हुई और विमानन सेवाओं के परिचालन पर व्यापक असर देखा गया। अन्य सेवाएं भी प्रभावित हुई हैं।

भारत में कई विंडोज उपयोगकर्ताओं को इस समस्या के कारण अपनी मशीनों को बूट करते समय ब्लू स्क्रीन ऑफ डेथ एरर का सामना करना पड़ा। भारत में इसका असर उन उद्यमों तक सीमित रहा, जो सिक्योरिटी सर्विस फर्म क्राउडस्ट्राइक की सेवाओं का उपयोग कर रहे थे।

माइक्रोसॉफ्ट के प्रवक्ता ने कहा, 'आज सुबह क्राउडस्ट्राइक के अपडेट के कारण दुनिया भर में आईटी सिस्टम में समस्या दिखी। हम इसे ठीक करने में ग्राहकों की सहायता कर रहे हैं।'

साइबर हमले की अफवाह जोर पकड़ने पर क्राउडस्ट्राइक के वैश्विक मुख्य कार्याधिकारी जॉर्ज कार्ट्ज ने एक्स पर कहा, 'समस्या का पता लगा लिया गया है और इसे अलग कर दुरुस्त करने के उपाय किए जा रहे हैं। हम ग्राहकों को नए अपडेट भेजते हैं और अपनी वेबसाइट पर निरंतर अपडेट देना जारी रखेंगे।'

माइक्रोसॉफ्ट की सेवाएं ठप होने से भारत सहित दुनिया भर में उड़ानों पर असर पड़ा, नई दिल्ली में शुक्रवार को इंदिरा गांधी अंतरराष्ट्रीय हवाई अड्डे के टी3 टर्मिनल पर सूचना के लिए लगाए गए स्क्रीन पर 'ब्लू स्क्रीन एरर' दिख रहा था।

बाद में बताया गया कि यह समस्या क्राउडस्ट्राइक के फाल्कन सेंसर के साथ बग अपडेट के कारण हुई थी जिससे विंडोज सिस्टम काम नहीं कर पा रहा था। हाल में आईटी प्रणाली ठप पड़ने का यह सबसे बड़ा मामला है जिसने दुनिया भर में कारोबारों को प्रभावित किया है।

पीडब्ल्यूसी इंडिया में पार्टनर और लीडर (साइबर सिक्योरिटी) सुंदरेश्वर के ने कहा, 'इस घटना ने न केवल व्यवसायों को बल्कि समूची राष्ट्रीय मशीनरी को भी प्रभावित किया है। इससे यह भी पता चलता है कि संस्थाओं को जोखिम से बचाने के लिए प्रौद्योगिकी के अलावा और भी बहुत कुछ होता है।' विमानन उद्योग पर इसका व्यापक असर हुआ और कई उड़ानों में देर हुई। यात्रियों को हाथ से लिखे बोर्डिंग पास दिए गए।

सरकार इस समस्या का पता चलते ही तुरंत हरकत में आ गई और समाधान के लिए परामर्श जारी किया। सूचना प्रौद्योगिकी मंत्री अश्विनी वैष्णव ने एक्स पर कहा, 'मंत्रालय माइक्रोसॉफ्ट तथा उससे जुड़े संस्थानों के संपर्क में है। वजह पकड़ में आ चुकी है और इसे हल करने के लिए अपडेट जारी किए गए हैं।' सरकार की शीर्ष साइबर सुरक्षा एजेंसी सर्ट-इन ने इसे गंभीर मामला बताया और इस गड़बड़ी को मैनुअल तरीके से दूर करने के उपाय सुझाए।

ओला इलेक्ट्रिक के संस्थापक और सीईओ भवीश अग्रवाल ने कहा, 'ऐसी रुकावटें थोड़े समय के लिए होती हैं और जानबूझकर किसी को नुकसान पहुंचाने का मकसद नहीं होता है। लेकिन इससे पता चलता है कि गलत मंशा से भी ऐसा हो सकता है। हमारा 80 फीसदी से ज्यादा डेटा भारत से बाहर स्टोर है। ऐसे में सरकार को जोखिमों की पहचान करते हुए स्थानीय स्तर पर डेटा स्टोर करने के नियमों को सख्त करना चाहिए।'

अधिकतर आईटी फर्मों ने कहा कि उनके कामकाज पर इस संकट का कोई असर नहीं पड़ा। वाहन कंपनी मारुति सुजूकी ने कहा कि इस गड़बड़ी के कारण थोड़े समय तक उत्पादन रोकना पड़ा।

एचडीएफसी बैंक और भारतीय स्टेट बैंक ने भी स्पष्ट किया कि उनके कामकाज पर किसी तरह का असर नहीं पड़ा। भारतीय रिजर्व बैंक ने कहा कि केवल 10 गैर-बैंकिंग वित्तीय कंपनियों में थोड़ी समस्या देखी गई, जिसे दूर कर लिया गया या किया जा रहा है। *(आशुतोष मिश्र, शिवानी शिंदे, सोहिनी दास, सुब्रत पांडा और खुशबू तिवारी)*

■ संबंधित खबरें: पृष्ठ 8

रिलायंस का मुनाफा 5.5 फीसदी घटा

अमृता पिल्लै
मुंबई, 19 जुलाई

रिलायंस का लेखाजोखा

	वित्त वर्ष 2024 पहली तिमाही	वित्त वर्ष 2025 पहली तिमाही	वृद्धि
आय	2,07,559	2,31,784	11.7
अन्य आय	3,813	3,983	4.5
शुद्ध मुनाफा	16,011	15,138	-5.5

नोट : आय और शुद्ध मुनाफा करोड़ रुपये में, वृद्धि सालाना आधार पर फीसदी में।
स्रोत : कंपनी, संकलन : बीएस रिसर्च

तेल से लेकर दूरसंचार तक के कारोबार में दखल रखने वाली निजी क्षेत्र की दिग्गज कंपनी रिलायंस इंडस्ट्रीज का शुद्ध मुनाफा चालू वित्त वर्ष की पहली तिमाही (अप्रैल-जून) में साल भर पहले के मुकाबले 5.5 फीसदी घट गया। रिफाइनिंग मार्जिन कमजोर रहने से कंपनी के मुनाफे पर असर पड़ा है। वित्त वर्ष 2025 की पहली तिमाही में रिलायंस इंडस्ट्रीज का कुल शुद्ध मुनाफा 15,138 करोड़ रुपये रहा, जो इससे पिछले वित्त वर्ष की समान तिमाही में 16,011 करोड़ रुपये था। वित्त वर्ष 2024 की चौथी तिमाही के 18,951 करोड़ रुपये की तुलना में वित्त वर्ष 2025 की पहली तिमाही में मुनाफा 20 फीसदी घटा है।

चालू वित्त वर्ष की अप्रैल-जून तिमाही में कंपनी की आय 2.31 लाख करोड़ रुपये रही, जो अप्रैल-जून 2023 के 2.10 लाख करोड़ रुपये से 11.7 फीसदी अधिक है। इस दौरान कंपनी की अन्य आय भी 4.5 फीसदी बढ़कर 3,983 करोड़ रुपये रही। कंपनी ने कहा कि तेल और पेट्रोलियम उत्पादों के ऊंचे दाम और तेल-गैस क्षेत्र में मजबूत मांग से कंपनी की आय में इजाफा हुआ है। ब्लूमबर्ग में 13 विश्लेषकों ने अनुमान लगाया था कि वित्त वर्ष 2025 की पहली तिमाही में आरआईएल की आय 2.32 लाख करोड़ रुपये रह सकती है और 7 विश्लेषकों का अनुमान था कि कंपनी का शुद्ध मुनाफा 17,416 करोड़ रुपये रहेगा। (शेष पृष्ठ 2 पर)

■ संबंधित खबरें: पृष्ठ 2

BUDGET INSIGHT OUT 2024-25
THE INDIA STORY

The 1997 Budget
accelerated India's economic reforms with tax slabs designed for fairness and growth.

50 years of covering the India story.

Business Standard 50 Years of Insight

businessstandard | bsindia | business.standard | business-standard.com

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking
VYOM Mobile Banking Super App.

प्रधान कार्यालय : 239, विधान भवन मार्ग, नरीमन पॉइंट, मुंबई – 400 021

परिचालन लाभ 8.44% (वर्ष दर वर्ष) | निवल लाभ 13.68% (वर्ष दर वर्ष) | शुद्ध एनपीए 68 बीपीएस (वर्ष दर वर्ष) | सकल एनपीए 280 बीपीएस (वर्ष दर वर्ष) | औसत आस्तियों पर रिटर्न 6 बीपीएस (वर्ष दर वर्ष)

30 जून 2024 की तिमाही के लिए समीक्षित वित्तीय परिणाम ₹ लाख में

विवरण	स्टैंडअलोन समाप्त तिमाही 30.06.2024 (समीक्षित)	स्टैंडअलोन समाप्त तिमाही 30.06.2023 (समीक्षित)	स्टैंडअलोन समाप्त तिमाही 31.03.2024 (लेखापरीक्षित)	स्टैंडअलोन समाप्त वर्ष 31.03.2024 (लेखापरीक्षित)	समेकित समाप्त तिमाही 30.06.2024 (समीक्षित)	समेकित समाप्त तिमाही 30.06.2023 (समीक्षित)	समेकित समाप्त तिमाही 31.03.2024 (लेखापरीक्षित)	समेकित समाप्त वर्ष 31.03.2024 (लेखापरीक्षित)
परिचालनों से कुल आय	30,87,362	27,38,125	31,05,752	1,15,85,815	31,32,547	27,82,229	31,61,158	1,18,18,835
अवधि के लिए निवल लाभ/(हानि) (कर, असामान्य तथा/या असाधारण मद पुर्व)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
अवधि के लिए कर पूर्व निवल लाभ/(हानि) (असामान्य तथा/या असाधारण मद पश्चात)	5,02,950	5,17,429	5,27,338	21,43,039	4,95,449	5,18,042	5,28,120	21,50,822
अवधि के लिए कर पश्चात निवल लाभ/(हानि) (असामान्य तथा/या असाधारण मद पश्चात)	3,67,885	3,23,644	3,31,055	13,64,831	3,64,178	3,27,165	3,32,827	13,79,711
अवधि के लिए कुल व्यापक आय अिवधि के लिए लाभ/(हानि) (कर पश्चात) तथा अन्य व्यापक आय (कर पश्चात) के साथ	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं	लागू नहीं
प्रदत्त इक्विटी शेयर पूंजी	7,63,361	6,83,475	7,63,361	7,63,361	7,63,361	6,83,475	7,63,361	7,63,361
पिछले वर्ष के लेखापरीक्षित तुलन पत्र में दर्शाई गई आरक्षित निधियां (पुनर्मूल्यन आरक्षित निधि को छोड़कर)				83,69,094				84,21,563
निवल मालियत	93,74,786	68,23,633	87,60,131	87,60,131	94,01,468	68,39,091	87,90,383	87,90,383
प्रतिभूति प्रीमियम	25,51,318	18,34,118	25,51,318	25,51,318	25,59,480	18,42,281	25,59,480	25,59,480
डिबेंचर रिडेम्पशन रिजर्व	-	-	-	-	314	314	314	314
प्रदत्त कर्ज पूंजी / बकाया कर्ज	17,63,800	19,63,800	17,63,800	17,63,800	17,63,800	19,63,800	17,63,800	17,63,800
कर्ज इक्विटी अनुपात	0.27	0.46	0.31	0.31	0.27	0.47	0.31	0.31
प्रति शेयर अर्जन								
मूल	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15
डायल्यूटेड	*4.82	*4.74	*4.42	18.95	*4.77	*4.79	*4.44	19.15

नोट :
क) उपर्युक्त विवरण सेबी (सूचीबद्धता दायित्व तथा प्रकटीकरण आवश्यकताएं) विनियमन 2015 के अंतर्गत विनियमन 33 एवं 52 में दर्ज़ किए गए तिमाही / वार्षिक वित्तीय परिणामों के विस्तृत प्रारूप का सारांश है। तिमाही वित्तीय परिणामों का सम्पूर्ण प्रारूप स्टॉक एक्सचेंज (जों) की वेबसाइट्स **(www.nseindia.com** एवं **www.bseindia.com)** तथा बैंक की वेबसाइट **(www.unionbankofindia.co.in)** पर उपलब्ध है।
ख) सेबी (सूचीबद्धता दायित्व तथा प्रकटीकरण आवश्यकताएं) विनियमन 2015 के विनियमन 52(4) में संदर्भित मदों के लिए स्टॉक एक्सचेंज (बीएसई एवं एनएसई) को आवश्यक प्रकटीकरण किए गए हैं एवं इसे **www.nseindia.com** एवं **www.bseindia.com** पर देखा जा सकता है।

*वार्षिकीकृत नहीं

निदेशक मण्डल के लिए एवं उनकी ओर से

स्थान : मुंबई
दिनांक : 19.07.2024

हस्ता. **पंकज द्विवेदी** कार्यपालक निदेशक | हस्ता. **संजय रुद्रा** कार्यपालक निदेशक | हस्ता. **रामसुब्रमणियन एस.** कार्यपालक निदेशक | हस्ता. **नितेश रंजन** कार्यपालक निदेशक | हस्ता. **ए. मणिमेखलै** प्रबंध निदेशक एवं सीईओ

फोन या ई-मेल के माध्यम से अपने इंटरनेट बैंकिंग के विवरण, जैसे यूजर आईडी / पासवर्ड या अपने क्रेडिट / डेबिट कार्ड के नंबर / सीवीवी / ओटीपी किसी से साझा न करें.

(टोल फ्री नं.:) **1800 208 2244 / 1800 425 1515 / 1800 425 3555** | **9666606060** | **www.unionbankofindia.co.in**

unionbankofindia | UnionBankTweets | unionbankinsta | UnionBankofIndiaUtube | unionbankofIndia | unionbankinsta